

Imaged Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
4/15/20 3:01 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

VALERIAN A. KARLSKI  
RENEE J. KARLSKI  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:15-24514

Chapter 13

Related to Dkt. No. 176

ORDER OF COURT

AND NOW, this 15th day of April 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE jah

## Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Valerian A. Karliski  
Renee J. Karliski  
DebtorsCase No. 15-24514-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: pdf900Page 1 of 3  
Total Noticed: 43

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db/jdb  
cr +Valerian A. Karliski, Renee J. Karliski, PO Box 89, Monessen, PA 15062-0089  
+American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200,  
Irving, TX 75063-2912  
cr +Honda Financial Services dba American Honda Financ, 3625 W. Royal Lane #200,  
Irving, TX 75063-2912  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
Pittsburgh, PA 15212-5860  
14150130 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corporation, 201 Little Falls Drive,  
Wilmington, DE 19808)  
14150132 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
14150133 +Barclays Bank of Delaware, 700 Prides Crossing, Newark, DE 19713-6109  
14150138 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
14150140 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560  
14150142 +Credit Management Company, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766  
14204520 ECASSETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262  
14161999 +First Commonwealth Bank, c/o Roger P. Poorman, Esquire, McGrath McCall, P.C.,  
Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000  
14161036 +Greensburg Central Catholic High School, 911 Armory Drive, Greensburg, PA 15601-5209  
14423223 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,  
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
14150147 +URMC Diagnostic Servicess LLC, 495 Waterfront Drive East, Homestead, PA 15120-1140  
14187174 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
14174102 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
14163644 ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
Omaha, NE 68197)  
14150151 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
14372519 +Pacific Union Financial, LLC, 1603 LBJ Freeway, Ste 500, Farmers Branch, TX 75234-6071  
14150152 +Premier Medical Associates, PO Box 643773, Pittsburgh, PA 15264-3773  
14150153 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007  
(address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7,  
Bloomsburg, PA 17815)  
14150156 +Universal CD/CNBA, PO Box 6241, IBS CDV Disputes, Sioux Falls, SD 57117-6241  
14150157 Valley First Community FCU, 815819 Schoonmaker Avenue, Monessen, PA 15062

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14161035 +E-mail/Text: g20956@att.com Apr 16 2020 04:02:23 AT&T, PO Box 6416,  
Carol Stream, IL 60197-6416  
14158241 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 16 2020 04:03:22  
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
Oklahoma City, OK 73124-8848  
14150135 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 16 2020 04:04:09 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281  
14150134 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 16 2020 04:04:10 Capital One,  
PO Box 30253, Salt Lake City, UT 84130-0253  
14150136 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:17 Cavalry Portfolio Services,  
500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323  
14150305 +E-mail/Text: bankruptcy@cavps.com Apr 16 2020 04:02:17 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14200252 +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:02:09 Cerastes, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14150141 +E-mail/Text: bdsupport@creditmanagementcompany.com Apr 16 2020 04:02:20  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
14150143 E-mail/Text: mrdiscen@discover.com Apr 16 2020 04:00:59 Discover Bank, PO Box 15316,  
Wilmington, DE 19850  
14152479 E-mail/Text: mrdiscen@discover.com Apr 16 2020 04:00:59 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14150144 +E-mail/Text: bankruptcy@dcicollect.com Apr 16 2020 04:02:22 Diversified Consultants,  
10550 Deerwood Park Blvd, Suite 309, Jacksonville, FL 32256-2805  
14150145 +E-mail/Text: bankruptcy@fcbbanking.com Apr 16 2020 04:01:04 First Commonwealth Bank,  
601 Philadelphia Street, Indiana, PA 15701-3952  
14150137 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 16 2020 04:04:06 Chase Bank USA,  
PO Box 15298, Wilmington, DE 19850  
14150139 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 16 2020 04:04:07 Chase/WAMU,  
PO Box 15298, Wilmington, DE 19850  
14150148 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 16 2020 04:04:20 LVNV Funding, LLC,  
PO Box 10497, Greenville, SC 29603-0497  
14152624 E-mail/PDF: resurgentbknofications@resurgent.com Apr 16 2020 04:03:52  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,  
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 43

Date Rcvd: Apr 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14150149 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 16 2020 04:01:53 Midland Credit Management,  
8875 Aero Dr. Ste. 200, San Diego, CA 92123-2255  
14150154 +E-mail/PDF: gecsed@recoverycorp.com Apr 16 2020 04:03:37 Synchrony Bank/Walmart,  
OI /bix 965024, Orlando, FL 32896-0001  
14150155 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Apr 16 2020 04:03:04 T-Mobile,  
POBox 742596, Cincinnati, OH 45274-2596  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, National Association  
cr Pacific Union Financial LLC  
14150131\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
14150150\* +Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
14150146\* ++PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, PO Box 3412, Omaha, NE 68103)  
cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
401 Liberty Avenue, Pittsburgh, PA 15222-1004  
TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 15, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
andygornall@latoufflawfirm.com  
Brian C. Thompson on behalf of Joint Debtor Renee J. Karlski bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Renee J. Karlski bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Valerian A. Karlski bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
Brian C. Thompson on behalf of Debtor Valerian A. Karlski bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
James Warmbrodt on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
Justin L. McCall on behalf of Creditor First Commonwealth Bank jmccall@lenderlaw.com,  
justin-mccall@comcast.net  
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association  
pabk@logs.com  
Luke A. Sizemore on behalf of Creditor JPMorgan Chase Bank, National Association  
lsizemore@reedsmith.com, slucas@reedsmith.com;bankruptcy-2628@ecf.pacerpro.com  
Michael John Clark on behalf of Creditor JPMorgan Chase Bank, National Association  
pabk@logs.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

District/off: 0315-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Roger P. Poorman on behalf of Defendant First Commonwealth Bank rpoorman@metzlewis.com,  
slohr@metzlewis.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda  
Financial Services, Administrator for Honda Lease Trust ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
William E. Craig on behalf of Creditor Honda Financial Services dba American Honda Finance  
Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
TOTAL: 18